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REMARKS / ARGUMENTS

Claims Status

Claims 1-31 are pending in this application. In the Office Action mailed on January 12, 2005, claims 1-17 were rejected, and claims 18-31 were objected to. In the Fourth Amendment and Response to Office Action, filed on July 11, 2005, Applicants respectfully traversed the rejections, and amended claim 18 to place it into independent form. In this Supplemental Amendment, Applicants amend independent claims 1 and 16, and respectfully request that the Examiner reconsider the rejections in the Office Action in light of the amendments and remarks in the Fourth Amendment and Response, and this paper.

Telephone Interview

The Applicant's attorney thanks the Examiner for the courtesy of a telephonic interview on September 7, 2005, in which independent claim 1 and the cited references were discussed. No agreement was reached. Applicant's attorney also spoke with the Examiner today, to discuss the logistics of filing this Supplemental Amendment.

Independent Claims 1 and 16

As amended, independent claim 1 and independent claim 16 each recites, in part, "receiving at the physical retail location an identifier associated with a physical token presented by a customer at the physical retail location." Thus, amended claims 1 and 16 each now recite a "physical token." This should clarify that the claims are distinct from the tokenless approach of Pare, Jr.

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CONCLUSION

In view of the foregoing, Applicants respectfully request reconsideration, withdrawal of all grounds of rejection, and allowance of claims 1-31, in due course. The Examiner is invited to contact Applicants' attorney by telephone at the number listed below to discuss any outstanding issues.

Respectfully submitted,

Date: September 19, 2005

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